

MULTIPLE VIRTUAL WALLETS IN WIRELESS DEVICES

ABSTRACT OF THE DISCLOSURE

A system having a wireless device capable of monitoring and tracking its own usage and account activities is disclosed. The wireless device includes an account

- 5 management application and accounting applications. The account management application manages a variety of accounts in conjunction with the accounting applications and is used by a user to determine how each call/transaction is to be paid for. For example, the user of the wireless device may wish to pay for business calls using a first account and personal calls using a second account.

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